

IDENTITY THEFT CONTACTS:

Contact all creditors.

- **Creditors can be** credit card companies, other lenders, phone companies, utility companies and department stores. When you call, ask for the security or fraud department. Tell them you are an identity theft victim and that someone may try to open a new service using your name. Ask them to close those accounts and to report them to the credit bureaus as "closed at consumer's request."
- **If you open** new accounts, have them set up to require a password or PIN to approve use. If you already have passwords, change them.

Use the ID Theft Affidavit.

- **The Federal Trade Commission's** ID Theft Affidavit is a form that can help you clear up your records. The Affidavit is accepted by the credit bureaus and by many major creditors. Send copies of the completed form to creditors where the thief opened accounts, made charges on your account to the credit bureaus and to the police. The form is available on the FTC website at www.ftc.gov/idtheft/.

If your checks or bank account information was stolen...

- **Call your bank** and alert them that you are a victim of identity theft. Close your bank account and open one with a new account number. Ask the bank to issue you a new password that must be used in every transaction.
- **Put stop payments** on any outstanding checks.
- **Report stolen checks** or fraudulent bank accounts to the check verification companies.

If your driver's license was stolen...

- **Contact your local DMV office** to report the theft. Ask them to put a fraud alert on your license. Then contact the California Department of Motor Vehicle's fraud unit at 866-658-5758, or e-mail at dlfraud@dmv.ca.gov. If the thief is using your license as ID, you may want to change your license number.

If your mail was stolen or your address changed...

- **Contact the U.S. Postal Inspection Service** at 877-876-2455. You may also want to alert your regular mail carrier.

Contact the three major credit bureaus to order a report or report fraud.

Equifax

To order report: 800-685-1111
To report fraud: 888-766-0008
www.equifax.com

Experian

To order report and to report fraud: 888-397-3742
www.experian.com

Trans Union

To order report: 800-888-4213
To report fraud: 800-680-7289
www.transunion.com

Check Verification Companies

Telecheck: 800-710-9898
ChexSystems: 800-428-9623
Check Center: 800-843-0760
Certegy: 800-337-5689
SCAN: 800-262-7771

IMPORTANT RESOURCES:

Federal Trade Commission
Identity Theft Hotline:
877-ID-THEFT (438-4338)
www.ftc.gov/idtheft

California Department of
Consumer Affairs, Office of
Privacy Protection
866-785-9663
www.privacy.ca.gov

California Attorney General's
Public Inquiry Unit
800-952-5225
www.ag.ca.gov/idtheft/

JULIA BROWNLEY

ASSEMBLYMEMBER, 41ST DISTRICT

6355 Topanga Canyon Boulevard, Suite 205
Woodland Hills, CA 91367



Identity Theft...

how
to
protect

your
privacy



HOW TO REDUCE YOUR RISK:

According to a recent study by the Federal Trade Commission, as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

Privacy and identity protection starts with informed consumers. Learn how to reduce the risk of identity theft and what to do if you become a victim. Take the time to read this brochure and follow some simple steps to protect yourself and your family.

If you have any additional questions, please call the Assembly District Office at (818) 596-4141, (310) 395-3414 or (805) 644-4141.

Protect your personal information.

The most important way to protect yourself is to use common sense – and persistence – to safeguard your personal information and identifying documents.

- **Personal information** that you should protect includes your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers.
- **Do not carry** your Social Security card or number, birth certificate, passport, passwords, or extra credit cards in your purse or wallet.
- **Tear up or shred** credit card receipts and pre-approved credit offers before throwing them away. Do the same with other personal information like investment account statements and phone bills.
- **When you pay bills**, mail them at a U.S. Post Office. Do not leave them at your home mailbox, your work place's out box, or even your neighborhood Postal Service mailbox. Neighborhood mailboxes can be burglarized.
- **Ask your bank** to add extra security protection to your account. Most will allow you to use an additional password when accessing your account. Do not use your mother's maiden name or the last four digits of your Social Security number.

Secure your Social Security number.

- **Your Social Security number** is the thief's prime target. It is the key to your credit and bank accounts. Never carry your Social Security card in your wallet. Check your health plan and other cards, as they may have your Social Security number on them. Release your Social Security number only when absolutely necessary.
- **If a business asks** for your Social Security number, ask if there is an alternative number that you can use instead. If the answer is no, talk to a manager and, if necessary, take your business elsewhere.

Guard your credit.

- **Order your FREE credit reports** to check for inaccuracies at least once a year. Thanks to a new federal law, consumers can get one free credit report a year from each of the three national credit bureaus. Call the Annual Credit Reports Request Service toll free at 1-877-322-8228 or go on-line at www.annualcreditreport.com.
- **Check your credit card** billing statements carefully each month for unauthorized charges and report any discrepancies immediately. Call your creditors immediately if bills don't arrive on time; it may mean that someone has changed the account address or other account information.

Control your personal information.

- **Don't give out personal** information over the phone or online unless you initiated the contact and you have a trusted business relationship with the company.
- **Before you reveal** any personal identifying information to a business, find out how it will be used and whether it will be shared. Ask if you can have your personal information kept confidential.
- **Stop pre-approved** credit card offers. Call toll-free 1-888-567-8688.
- **The Direct Marketing Association's** mail, e-mail and telephone Preference Services allow consumers to opt-out of many marketing lists. The best way to register is online at www.dmachoice.org

WHAT TO DO IF YOUR IDENTITY IS STOLEN:

Report the crime to the police.

- **Call the police** department and ask them to issue a report of identity theft. Give the police as much information as possible about the theft.
- **Be sure to get** a copy of the police report. Give them any new evidence you collect to add to your report. You will need to give copies of the report to creditors and the credit bureaus.

Report the fraud to the three major credit bureaus.

- **Call the fraud units** of the three major credit bureaus to report the fraud. Ask each bureau for a free copy of your credit report. As a victim of identity theft, you have the right to a free report from each credit bureau.
- **When you report** the theft, ask each credit bureau to flag your file with a "fraud alert" and to add a victim's statement to your report. The victim's statement tells creditors to call you to get your approval if they receive requests to open new accounts.
- **Ask how long** the fraud alert will be posted on your account, and how you can extend it if necessary.

*Take a deep breath. You have a lot of work to do **IMMEDIATELY** to limit the damage done by the thief. Make sure to...*

- *Follow up every phone call in writing.*
- *Always reference the police report number.*
- *Send everything by certified mail.*
- *Keep copies of everything.*
- *Keep a detailed log of all your calls, including dates and names.*